Case 08-73418 Doc 1 Filed 10/27/08 Entered 10/27/08 10:54:57 Desc Main 10/22/2008 09:38:07am Page 1 of 36 Document B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **WESTERN DIVISION (ROCKFORD)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Tedd, Lisa J. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more xxx-xx-8030 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2896 E. Appleridge Lane ZIP CODE ZIP CODE 61010 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Byron, IL ZIP CODE ZIP CODE 61010 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business **Chapter of Bankruptcy Code Under Which** (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker of a Foreign Nonmain Proceeding ✓ Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code) hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): Byron, IL 2896 E. Appleridge Lane Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 10,001-<u>|</u> 5,001-50,001-∐ 50-99 <u>Г</u> 200-999 **___** 100-199 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$50,000,001 \$0 to \$1,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$500,000 \$50,000 \$100,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion

Case 08-73418 Doc 1 Filed 10/27/08 Entered 10/27/08 10:54:57 Desc Main 10/22/2008 09:38:07am Document Page 2 of 36 B1 (Official Form 1) (1/08) Lisa J. Tedd Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judae: **Exhibit B** Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). X /s/ Philip H. Hart 10/22/2008 Philip H. Hart Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\overline{\mathbf{A}}$ No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

Title of Authorized Individual

Date

Case 08-73418 Doc 1 Filed 10/27/08 Entered 10/27/08 10:54:57 Desc Main 10/22/2008 09:38:07am **Page 3** Page 3 of 36 Document B1 (Official Form 1) (1/08) Name of Debtor(s): Lisa J. Tedd **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. /s/ Lisa J. Tedd Lisa J. Tedd (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 10/22/2008 Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ Philip H. Hart defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and Philip H. Hart Bar No. 03121821 have provided the debtor with a copy of this document and the notices and philipha@uawlsp.com information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a **UAW-Chrysler LLC Legal Services Plan** maximum fee for services chargeable by bankruptcy petition preparers, I have 600 S. State Street, Ste. 200 given the debtor notice of the maximum amount before preparing any document Belvidere, IL 61008 for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Phone No.**(815) 544-2525** Fax No.**(815) 547-7857** Printed Name and title, if any, of Bankruptcy Petition Preparer 10/22/2008 Date Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not Printed Name of Authorized Individual an individual.

If more than one person prepared this document, attach additional sheets

and the Federal Rules of Bankruptcy Procedure may result in fines or

A bankruptcy petition preparer's failure to comply with the provisions of title 11

conforming to the appropriate official form for each person.

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE:	Lisa J. Tedd	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE:	Lisa J. Tedd	Case No.		
			(if known)	

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

	Continuation Sheet No. 1
_	ot required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
_	nited States trustee or bankruptcy administrator has determined that the credit counseling requirement of 09(h) does not apply in this district.
I certify unde	r penalty of perjury that the information provided above is true and correct.
Signature of D	Debtor: /s/ Lisa J. Tedd Lisa J. Tedd
Date: 10	0/22/2008

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B6A (Official Form 6A) (12/07)

In re Lisa J. Tedd	Case No.	
	_	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot	al:	\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Lisa J. Tedd	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-		Checking Account Byron Bank Byron, IL	-	\$150.00
stead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account NPG Credit Union Syracuse, NY	-	\$20.00
		Savings Account Byron Bank Byron, IL	-	\$10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		household goods 2896 E. Appleridge Lane Byron, IL 61010	-	\$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Clothing 2896 E. Appleridge Lane Byron, IL 61010	-	\$150.00
7. Furs and jewelry.		Everyday Jewelry 2896 E. Appleridge Lane Byron, IL 61010	-	\$500.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re Lisa J. Tedd	Case No.	
	_	(if known)

SCHEDULE B - PERSONAL PROPERTY

	Continuation Sneet No. 1						
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption			
8. Firearms and sports, photographic, and other hobby equipment.9. Interests in insurance policies.Name insurance company of each policy and itemize surrender or refund value of each.	x						
10. Annuities. Itemize and name each issuer. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing	x	Employer-provided 401K Plan Chrysler LLC Corporation	-	\$2,500.00			
plans. Give particulars. 13. Stock and interests in incorpo-	x	Detroit, MI Not part of debtor's estate Employer-provided pension plan Chrysler LLC Corporation Detroit, MI not part of debtor's estate	-	Unknown			
rated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize.	x						

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B6B (Official Form 6B) (12/07) -- Cont.

In re Lisa J. Tedd	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Lisa J. Tedd	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Chevy Monte Carlo 2896 E. Appleridge Lane Byron, IL 61010	-	\$11,000.00
		2005 Honda Shadow Aero 2896 E. Appleridge Lane Byron, IL 61010	J	\$2,000.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			

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In re Lisa J. Tedd	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		4 continuation sheets attached		\$40 F20 00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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(If known)

B6C (Official Form 6C) (12/07)

In re	Lisa J. Tedd	Case No.
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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking Account Byron Bank Byron, IL	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
Savings Account NPG Credit Union Syracuse, NY	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
Savings Account Byron Bank Byron, IL	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
household goods 2896 E. Appleridge Lane Byron, IL 61010	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Clothing 2896 E. Appleridge Lane Byron, IL 61010	735 ILCS 5/12-1001(a), (e)	\$150.00	\$150.00
Everyday Jewelry 2896 E. Appleridge Lane Byron, IL 61010	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Employer-provided 401K Plan Chrysler LLC Corporation Detroit, MI Not part of debtor's estate	735 ILCS 5/12-1006	100%	\$2,500.00
		\$3,530.00	\$3,530.00

B6C (Official Form 6C) (12/07) -- Cont.

In re Lisa J. Tedd	Case No.	
	(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	Continuation Sheet No. 1	1	
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Employer-provided pension plan Chrysler LLC Corporation Detroit, MI not part of debtor's estate	735 ILCS 5/12-1006	100%	Unknown
2004 Chevy Monte Carlo 2896 E. Appleridge Lane Byron, IL 61010	735 ILCS 5/12-1001(c)	\$2,400.00	\$11,000.00
		\$5,930.00	\$14,530.00

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B6D (Official Form 6D) (12/07) In re Lisa J. Tedd

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxx-xx-8030 Chrysler Hourly Employees' Deferred Pay Plan 1000 Chrysler Drive Auburn Hills, MI 48326-2766		-	DATE INCURRED: NATURE OF LIEN: 401(k) Ioan COLLATERAL: 401k REMARKS:				Notice Only	Notice Only
ACCT #: x/x5373 NPG Employees Federal Credit Union 6555 Ridings Road Syracuse, NY 13206	x	-	VALUE: \$2,500.00 DATE INCURRED: 07/08/05 NATURE OF LIEN: Purchase Money COLLATERAL: 2005 Honda Shadow Aero Motorcycle REMARKS: Debtor is surrendering collateral				\$2,035.53	\$35.53
ACCT #: xxxxxxxxxxxxxx9001 Wells Fargo Auto Finance P.O. Box 29715 Phoenix, AZ 85038-9715	x	-	VALUE: \$2,000.00 DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 2004 Chevy Monte Carlo REMARKS:				\$11,633.72	\$633.72
			VALUE: \$11,000.00					
			Subtotal (Total of this I	Pag	e) >		\$13,669.25	\$669.25

_continuation sheets attached No

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re Lisa J. Tedd

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of stment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re Lisa J. Tedd

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CHI I I I I I I I I I I I I I I I I I I		AMOUNT OF CLAIM
ACCT #: xxxxxxxx5200 American Credit Union 1916 Black River Blvd. N. Rome, NY 13440-2430		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$4,672.00
ACCT#: xx4649 American Credit Union 1916 Black River Blvd. N. Rome, NY 13440-2430		-	DATE INCURRED: CONSIDERATION: Deficiency on Repo of P.T. Cruiser REMARKS:					\$10,629.71
ACCT #: x4174 CNY Urology, P.C. 357 Genesee Street, Ste. 1 Oneida, NY 13421		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:					\$225.00
ACCT#: xxxxxx7128 Credit Information Bureau, Inc. 70 Jefferson Blvd. Warwick, RI 02888-6401		-	DATE INCURRED: CONSIDERATION: Collecting for - National Grid (Niagara Mohawk) REMARKS:					\$412.40
ACCT#: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Charge account REMARKS:					\$1,061.00
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card (Best Buy) REMARKS:					\$2,305.00
3continuation sheets attached		(Rep	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ule n th	ıl > F.) he)	\$19,305.11

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B6F (Official Form 6F) (12/07) - Cont. In re Lisa J. Tedd

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,869.00
ACCT #: xx-xxx1414 IHC Swedish American Emergency Physician P.O. Box 3261 Milwaukee, WI 53201-3261		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$188.00
ACCT #: xxxxxxxx4242 LVNV Funding P.O. Box 10497 Greenville, SC 29603		-	DATE INCURRED: CONSIDERATION: Collections REMARKS:				\$2,569.00
ACCT #: xx-x1396 Mann Bracken LLC 5355 Town Center Boca Raton, FL 33486		-	DATE INCURRED: CONSIDERATION: Attorney for - Palisades Collections (Household Baremarks:				\$4,570.34
ACCT #: xxx5558 Med-Rev Recoveries, Inc. 100 Metropolitan Plaza Liverpool, NY 13088-5342		-	DATE INCURRED: CONSIDERATION: Collecting for - CNY Urology REMARKS:				Notice Only
ACCT #: xxx3032 Mercantile Adjustment 40 West Avenue Rochester, NY 14611-2626		-	DATE INCURRED: CONSIDERATION: Collecting for - Community General Hospital REMARKS:				\$372.00
Sheet no. <u>1</u> of <u>3</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl		ıs	(Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	T edı ⊋, o	n th	l > F.) ne	

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	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FIALCIAL	CONTINGENI	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxx9141 Mutual Management 401 E. State Street Rockford, IL. 61104		-	DATE INCURRED: CONSIDERATION: Collecting for - Swedish American MSO, Inc. REMARKS:					\$232.50
ACCT #: xx8F7T NCO Financial Systems P.O. Box 15740 Wilmington, DE 19850-5740		-	DATE INCURRED: CONSIDERATION: Collecting for - Commonwealth Edison REMARKS:					\$157.50
ACCT #: xxxxxx3736 Nicor Gas P.O. Box 8350 Aurora, IL 60507-8350		-	DATE INCURRED: CONSIDERATION: Utilities REMARKS:					\$303.00
ACCT #: xxxxx-xxxxx9561 Palisad Collections 210 Sylvan Ave. Englewood Clif, NJ 07632		-	DATE INCURRED: CONSIDERATION: Collections REMARKS:					Notice Only
ACCT#: xx1342 Rockford Mercantile Agency P.O. Box 5847 Rockford, IL. 61125-0847		-	DATE INCURRED: CONSIDERATION: Collecting for - OSF Lifeline Ambulance REMARKS:					\$431.00
ACCT #: xxx9141 Swedish American Medical Group 2550 Charles Street P.O. Box 1567 Rockford, IL 61110-0067		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:					\$27.00
Sheet no. 2 of 3 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	ned to (Use only on last page of the completed ort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and R	Sched	Tot dule	al F the	> .)	\$1,151.00

In re Lisa J. Tedd

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx0018 William Grzelak, DDS			DATE INCURRED: CONSIDERATION:				
1410 Auburn Street Rockford, IL. 61103		-	Medical Bill REMARKS:				\$34.00
Sheet no 3 of 3 continuation she Schedule of Creditors Holding Unsecured Nonpriority CI			ned to Sul	otot	al :	>	\$34.00
on occurrence of the state of t		(Rep	(Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	edu e, o	n th	F.) ne	\$33,058.45

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B6G (Official Form 6G) (12/07)

In re Lisa J. Tedd

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.							
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.						
Gilbert Odjick 2896 E. Appleridge Lane Byron, IL 61010	Landlord Contract to be ASSUMED						
1	I and the second						

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B6H (Official Form 6H) (12/07)

In re	Lisa	J. Tedd	
11110	Lisa	J. I GUU	

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

Check this box if debtor has no codebtors. NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Arthur C. Tedd IV 320 Pelican Ave. Daytona Beach, FL 32118	Wells Fargo Auto Finance P.O. Box 29715 Phoenix, AZ 85038-9715
Arthur C. Tedd IV 320 Pelican Ave. Daytona Beach, FL 32118	NPG Employees Federal Credit Union 6555 Ridings Road Syracuse, NY 13206

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B6I (Official Form 6I) (12/07)

In re Lisa J. Tedd

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents	of Debtor and Sp	ouse	
Diversed	Relationship(s):	Age(s):	Relationship	n(s):	Age(s):
Divorced					
Employment:	Debtor		Spouse		
Occupation	Inspector				
Name of Employer	Chrysler LLC Corporation				
How Long Employed	8 years				
Address of Employer	3000 W. Chrysler Drive				
	Belvidere, IL 61008				
	rerage or projected monthly			DEBTOR	SPOUSE
	, salary, and commissions (Prorate if not paid month	ıly)	\$5,716.00	
2. Estimate monthly ove	ertime			\$0.00	
3. SUBTOTAL				\$5,716.00	
4. LESS PAYROLL DEL)		£4.000.00	
a. Payroll taxes (Inclu b. Social Security Tax	ides social security tax if b. i	s zero)		\$1,209.00 \$451.00	
c. Medicare				\$0.00	
d. Insurance				\$0.00	
e. Union dues				\$28.00	
f. Retirement 4	101k Deferred Pay			\$226.00	
g. Other (Specify)	•		_	\$0.00	
h. Other (Specify)			<u> </u>	\$0.00	
i. Other (Specify)			_	\$0.00	
j. Other (Specify)			_	\$0.00	
k. Other (Specify)			<u> </u>	\$0.00	
5. SUBTOTAL OF PAYE				\$1,914.00	
6. TOTAL NET MONTH	LY TAKE HOME PAY			\$3,802.00	
	operation of business or pro	ofession or farm (Attach	detailed stmt)	\$0.00	
Income from real prop				\$0.00	
Interest and dividends				\$0.00	
	e or support payments paya	ible to the debtor for the	debtor's use or	\$0.00	
that of dependents lis	sted above vernment assistance (Specif	·./·			
11. Social Security of gov	reminent assistance (Specii	у).		\$0.00	
12. Pension or retirement	t income		_	\$0.00	
13. Other monthly income	e (Specify):				
a				\$0.00	
b				\$0.00	
C				\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00	
15. AVERAGE MONTHL	Y INCOME (Add amounts s	hown on lines 6 and 14)		\$3,802.00	
16. COMBINED AVERAG	GE MONTHLY INCOME: (Co	ombine column totals fro	m line 15)	\$3,	802.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None.

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B6J (Official Form 6J) (12/07) IN RE: Lisa J. Tedd

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$750.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: 401K Loan	\$220.00 \$12.50 \$50.00 \$29.00
3. Home maintenance (repairs and upkeep)4. Food5. Clothing6. Laundry and dry cleaning	\$350.00 \$50.00
7. Medical and dental expenses8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.10. Charitable contributions	\$15.00 \$180.00 \$50.00 \$25.00
 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: 	\$140.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: Child Support for 2 kids 15. Payments for support of add'l dependents not living at your home: Health Ins for 16 yr old 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$866.00 \$173.00 \$110.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,020.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: None.	g the filing of this

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above

\$3,802.00 \$3,020.50 \$781.50

c. Monthly net income (a. minus b.)

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION (ROCKFORD)

IN RE: Lisa J. Tedd CASE NO

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
Cable TV Internet Cell Phone		\$35.00 \$30.00 \$45.00
	Total >	\$110.00

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re Lisa J. Tedd Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	5	\$16,530.00		
C - Property Claimed as Exempt	Yes	2		•	
D - Creditors Holding Secured Claims	Yes	1		\$13,669.25	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$33,058.45	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,802.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,020.50
	TOTAL	19	\$16,530.00	\$46,727.70	

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Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re Lisa J. Tedd Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

State the following.	
Average Income (from Schedule I, Line 16)	\$3,802.00
Average Expenses (from Schedule J, Line 18)	\$3,020.50
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,886.50

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$669.25
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$33,058.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$33,727.70

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Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my k		21
Date 10/22/2008	Signature <u>/s/ Lisa J. Tedd</u> <i>Lisa J. Tedd</i>	
Date	Signature	
	[If joint case, both spouses must sign.]	

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B7 (Official Form 7) (12/07)

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ln re:	Lisa J. Tedd	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$87,321.00 adjusted gross income for 2006

\$59,873.00 adjusted gross income for 2007

\$51,444.00 gross income from wages for Jan.1 to Sept.30, 2008

\$1,022.00 unemployment compensation Jan.1 to Sept.30, 2008

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None $\overline{\mathbf{V}}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (12/07) - Cont.

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n re:	Lisa J. Tedd	Case No.	
		-	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	CAPTION OF SUIT AND CASE NUMBER Palisades Collections LLC	NATURE OF PROCEEDING collections	COURT OR AGENCY AND LOCATION Volusia Co.	STATUS OR DISPOSITION Garnishment Judgment
	vs. Lisa J. Tedd 08-31396	Conconons	Volusia Go.	Entered

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

✓

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

✓

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

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B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

n re:	Lisa J. Tedd	Case No.	
			(if known)

		T OF FINANCIA Continuation Sheet No. 2		
None	10. Other transfers a. List all other property, other than property transferred in the either absolutely or as security within two years immediately or chapter 13 must include transfers by either or both spouse petition is not filed.)	preceding the commen	cement of this case. (Mar	rried debtors filing under chapter 12
	NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Denise Thomas Young 4711 Marble Manor Rockford, IL 61102	DATE November 2007	DESCRIBE PROPERTY AND VALUE RECEIVE Mobile Home Denise Young paid to rent for full poses Home, no money received.	D the \$1,600 back ssion of Mobile
None	b. List all property transferred by the debtor within ten years similar device of which the debtor is a beneficiary.	immediately preceding	the commencement of thi	s case to a self-settled trust or
None	11. Closed financial accounts List all financial accounts and instruments held in the name transferred within one year immediately preceding the commo certificates of deposit, or other instruments; shares and shar brokerage houses and other financial institutions. (Married daccounts or instruments held by or for either or both spouses petition is not filed.)	nencement of this case. Te accounts held in band ebtors filing under chap	Include checking, saving ks, credit unions, pension oter 12 or chapter 13 must	s, or other financial accounts, funds, cooperatives, associations, include information concerning
None	12. Safe deposit boxes List each safe deposit or other box or depository in which the preceding the commencement of this case. (Married debtors both spouses whether or not a joint petition is filed, unless the	s filing under chapter 12	2 or chapter 13 must includ	de boxes or depositories of either or
None	13. Setoffs List all setoffs made by any creditor, including a bank, again case. (Married debtors filing under chapter 12 or chapter 13 petition is filed, unless the spouses are separated and a join	must include information		
None	14. Property held for another person List all property owned by another person that the debtor hole	ds or controls.		
None	15. Prior address of debtor If the debtor has moved within three years immediately preceduring that period and vacated prior to the commencement of spouse.	•	·	•
	ADDRESS 4711 Marble Manor	NAME USED same		DATES OF OCCUPANCY July 2006 to

4711 Marble Manor same July 2006 to Rockford, IL Nov, 2007

103 Roxboro Circle, Apt. 1 same July 2006 Mattydale, NY 31102 Case 08-73418 Doc 1 Filed 10/27/08 Entered 10/27/08 10:54:57 Desc Main

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

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In re: Lisa J. Tedd Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

Syracuse, NY same July 2003 to July 2004

Canastota, NY same 2003 to 1998

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re: Lisa J. Tedd Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial stateme
--

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None

✓

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

✓

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

In re: Lisa J. Tedd Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

		onunualion Shee	it NO. 5
None	If the debtor is a partnership or corporation, list all withdrawa	als or distributions	orporation s credited or given to an insider, including compensation in any form, ite during one year immediately preceding the commencement of this
None	24. Tax Consolidation Group If the debtor is a corporation, list the name and federal taxpa purposes of which the debtor has been a member at any time.		n number of the parent corporation of any consolidated group for tax immediately preceding the commencement of the case.
None	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer.		
decl	mpleted by an individual or individual and spouse] lare under penalty of perjury that I have read the answe hments thereto and that they are true and correct.	ers contained in	the foregoing statement of financial affairs and any
Date	10/22/2008	Signature of Debtor	/s/ Lisa J. Tedd Lisa J. Tedd
Date		Signature	

of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Document Page 34 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Lisa J. Tedd

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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IN RE: Lisa J. Tedd

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I,	Philip H. Hart	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required	by § 342(b) of the Bankruptcy Code.	
/s/ Philip	o H. Hart	
Philip H.	Hart, Attorney for Debtor(s)	
Bar No.:	03121821	
UAW-Ch	rysler LLC Legal Services Plan	
600 S. S	tate Street, Ste. 200	
Belvidere	e, IL 61008	
Phone: (815) 544-2525	
Fax: (81	5) 547-7857	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

E-Mail: philipha@uawlsp.com

Lisa J. Tedd	X /s/ Lisa J. Tedd	10/22/2008	
	Signature of Debtor	Date	•
Printed Name(s) of Debtor(s)	X		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	•

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Lisa J. Tedd CASE NO

CHAPTER 13

	DISCLOSURE O	F COMPENSATION OF ATTORNI	EY FOR DEBTOR
1.	that compensation paid to me within o	ed. Bankr. P. 2016(b), I certify that I am the attone year before the filing of the petition in bankron behalf of the debtor(s) in contemplation of or	uptcy, or agreed to be paid to me, for
	For legal services, I have agreed to ac	ccept:	\$0.00
	Prior to the filing of this statement I ha	ve received:	\$0.00
	Balance Due:		\$0.00
2.	The source of the compensation paid	to me was:	
	☐ Debtor ☑	Other (specify) Pre-paid legal service through debtor's em	ployer Chrysler LLC Corporation
3.	The source of compensation to be pai	d to me is:	
	☐ Debtor ☑	Other (specify) Pre-paid legal service through debtor's em	ployer Chrysler LLC Corporation
4.	✓ I have not agreed to share the ab associates of my law firm.	ove-disclosed compensation with any other pe	rson unless they are members and
		-disclosed compensation with another person of the agreement, together with a list of the na	
5.	 a. Analysis of the debtor's financial sit bankruptcy; 	have agreed to render legal service for all aspuation, and rendering advice to the debtor in don, schedules, statements of affairs and plan wh	etermining whether to file a petition in
		meeting of creditors and confirmation hearing,	
6.	By agreement with the debtor(s), the a	above-disclosed fee does not include the follow	ing services:
		CERTIFICATION	
	I certify that the foregoing is a comprepresentation of the debtor(s) in this l	plete statement of any agreement or arrangement	ent for payment to me for
	10/22/2008	/s/ Philip H. Hart	
	Date	Philip H. Hart UAW-Chrysler LLC Legal Service 600 S. State Street, Ste. 200 Belvidere, IL 61008 Phone: (815) 544-2525 / Fax: (81 philipha@uawlsp.com	
	/s/ Liea Todd		

/s/ Lisa J. Tedo	ł
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